

## Cutting Classes a Good Thing in College?

The Education Trust reports that just 37% of students complete their bachelor's degree studies in four years. Florida is among the states adversely affected by, and working to prevent, graduation delays. It incurred over \$60 million in expenses during a recent school year due to students enrolling in classes not required for their areas of study. It is prepared to institute a program that would place higher costs on students for excessive classes.

Research sponsored by the Lumina Foundation for Education, headquartered in Indianapolis, gathered focus groups in Atlanta, Boston, Chicago and Los Angeles to discuss how individuals can streamline attainment of their four-year degrees. Suggestions included less rigid credit transfer policies, more opportunities for students to prepare for higher education and incentives for students – rather than universities – who follow graduation schedules.

Kent Weldon, deputy with the Indiana Commission for Higher Education, relates that the state has considered proposals for

incentive programs, but that none have been implemented.

Rather than focusing on the amount of time students spend earning their bachelor's degrees, he contends that what is “probably more useful for public policy debate” is addressing how to make continuous learning an integral part of their careers.

In addition, he argues that while it can be costly, experimental learning (such as changing majors) can be positive.

“Frankly we have come to expect that our kids will be able to experiment at some level in their coursework,” Weldon comments, calling experimentation “one of the functions higher education performs” because it helps students identify their strengths and talents.

“It's right to have limits on what institutions can do and students can do,” he observes, “but it's wrong to apply them too narrowly that you fail to achieve your public policy objectives.”

**Resource:** Kent Weldon, Indiana Commission for Higher Education, at [kentw@che.state.in.us](mailto:kentw@che.state.in.us)

## Waste Not, Want Not: E-Waste Recycling Increases

Computers, televisions and cell phones are three of the 20th century's most significant inventions. A major 21st century challenge is what to do with these items once they are no longer useful. Each is an example of electronic waste, which contains hazardous materials such as lead, mercury and chromium.

Some states are confronting related environmental and health challenges by enacting unprecedented e-waste recycling laws.

A shared responsibility law in Maine that became effective in early 2005 stipulates that home consumers and towns partner to deliver computers and televisions to consolidation facilities. The manufacturers then can either pay for the materials to be recycled elsewhere or choose to recycle them.

Maryland implemented a Statewide Computer Recycling Program in 2004 that applies to companies whose manufacturing output has averaged more than 1,000 computers per year since 2002. They must register with the state and pay a one-time fee of \$5,000. Then, the company either pays an additional \$5,000 annually to the State Recycling Trust Fund or accepts computers from consumers free of charge. In the latter scenario, companies also must pay a \$500 registration fee to the state each year.

In 2003, California passed the first law in the United States dealing with e-waste disposal. Video display electronics, including computer monitors and televisions, are sold with an “advanced recovery fee” to businesses and individuals under the Electronics Waste Recycling Act. The extra funds are allocated toward an e-waste recycling account managed by the state.

*BizVoice*® featured electronic waste recycling in Indiana in its March/April 2005 issue. View the article in the archives at [www.bizvoicemagazine.com](http://www.bizvoicemagazine.com)



## Farmers Anticipate Higher Prices

Indiana's agriculture outlook for 2006 is anything but rosy. Prices for fuel, fertilizer and land are expected to increase considerably, with crop prices failing to make up the difference.

Although diesel prices jumped sharply in response to Hurricane Katrina, the real impact for farmers is likely to take place in the spring. Purdue agricultural economist Alan Miller predicts total fuel costs for farmers will be 50% higher than in 2005.

Natural gas is a key component in the manufacture of nitrogen fertilizers. Miller foresees cost increases of 13.6% for rotation corn and 19.2% for rotation soybeans. “After spiking upward in the short run, the key question will be how soon and how much nitrogen prices will decline with the passage of time,” he says. “A cold winter will put upward pressure on natural gas prices and will delay the anticipated return to pre-Katrina price levels.”

A traditional method – locking in prices with suppliers for future delivery – of combating price increases is currently unavailable in many areas. The volatility and uncertainty has suppliers reluctant to make future commitments.

Howard County Farm Bureau member Kent Chism points out that farmers are price-takers, not price-makers. “We can't just pass along our increased costs, like other businesses can,” adding that improved marketing can help. “We have to look to the market for an opportunity to lock in profits and be ready to pull the trigger” when those price levels present themselves.

**Resource:** Indiana Farm Bureau at [www.infarmbureau.org](http://www.infarmbureau.org)

## Web Site Targets Teen Entrepreneurs

Thomas Edison contended that “there is no substitute for hard work.” A unique web site presented by the U.S. Small Business Administration (SBA) and Junior Achievement (JA) follows his example by helping teenagers pursue entrepreneurship.

Revolving around five major factors required for successful business endeavors, the Mind Your Own Business web site is a comprehensive tool designed for new and experienced teen entrepreneurs. It outlines a planning process that emphasizes exploration, decision-making, building (legal knowledge, organizational skills and expectations), networking connections and overall success.

The web site employs self analysis to help teens choose

their careers. They are encouraged to evaluate their interests, strengths and level of professional commitment. Creativity, establishing goals and operating ethically are applauded.

Each of the focus categories contains links to additional information. A sample business plan, networking contacts and characteristics of both successful and failed small businesses are featured. In addition, individuals can learn firsthand how their peers formed and operate flourishing businesses.

Financial profit is only one potential benefit of new business ventures. Young entrepreneurs consulting the web site can acquire and/or improve leadership, marketing

and accounting skills.

**Resource:** Mind Your Own Business at [www.mindyourownbiz.org](http://www.mindyourownbiz.org)



## California to Taxpayer: ‘Just Sign Here’

“The hardest thing in the world to understand is the income tax,” Albert Einstein asserted.

California’s ReadyReturn program doesn’t eliminate confusion about taxes, but does streamline tax return filing for some people. In addition, its uncomplicated design may increase the number of taxpayers. An estimated 800,000 people in California, for instance, neglect their tax obligations annually.

Eligible participants are mailed pre-prepared tax returns, which they can return or submit electronically on California’s Franchise Tax Board web site. A third option is to file without using the pre-prepared forms.

During its first year, more than 10,000 individuals participated in the program. Plans are under way to expand ReadyReturn this year. It will be featured in 540 2EZ tax booklets. An estimated 30,000 individuals will participate in the program in 2006.

Who is eligible?

Single residents in California with standard deductions, no dependents and one employer qualify.

There is no similar program in Indiana and representatives of two Indiana tax firms say they have heard little about the concept.

## Taking Advantage of Telemedicine Opportunities

House calls, once common in the practice of medicine, are now rarities. Many doctors are still striving to increase patient convenience, but through the use of communications technology.

Telemedicine examples include videoconferencing, the Internet or simply the telephone.

Pamela Whitten partnered with the University of Kansas Medical Center to create the Sunflower State’s telemedicine program more than a decade ago. She is a professor of communications at Purdue University and Regenstrief Center for Healthcare Engineering faculty scholar.

What are the advantages or prospects for similar progress in Indiana?

“I don’t think it’s a matter of if. I think it’s a matter of when,” she asserts. “We’re seeing a tremendous surge in the use of communication technologies to provide health care to people all over the country. It’s grown in leaps and bounds. So it’s inevitable that the services will be rolled out in the same way in Indiana.”

St. Vincent and Riley hospitals provide telepsychiatry services, and use telemedicine to treat a variety of health conditions, including cardiovascular disorders. Also, the Indianapolis Veteran’s Administration has implemented a telehome health care program, according to Whitten.

“If we can take advantage of these (telecommunications) technologies to prevent people from getting really sick, we could potentially limit or prevent hospitalizations, trips to emergency rooms, things that are a drain on our health care system,” Whitten emphasizes.

In October, she coordinated the Indiana Telehealth Policy conference, which gathered nearly 70 health care, telecommunications and state agency professionals. Feedback from the event contributed to Whitten’s report on the value of telemedicine in Indiana, which was scheduled for release in December.

**Resource:** Pamela Whitten, Purdue University at [pwhitten@purdue.edu](mailto:pwhitten@purdue.edu)

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